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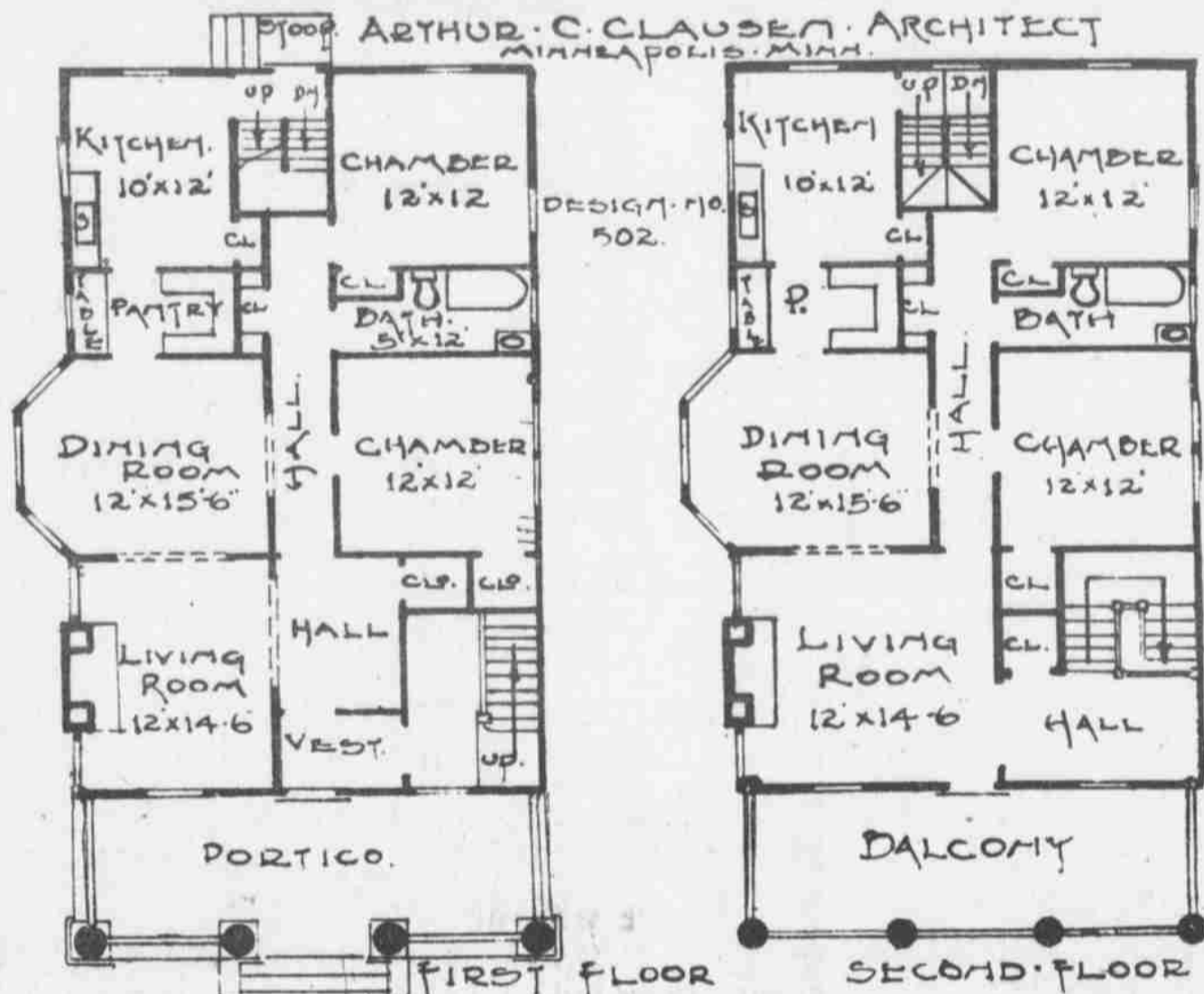
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THE only difference between living in a duplex house or a bungalow is the fact that in one case you must go to the second story for your bungalow, or if living on the first story, stand whatever noise or confusion that may be transmitted through the floor from the second floor tenant. In other respects the bungalow and a duplex flat is identical. The rooms are all on one floor, connected in the same way as in a bungalow and have light and air from all sides. This is the principal point, in which they differ from regular flat buildings, since in the latter, light and air is seldom obtained from more than two and never more than three sides.
The latest thing in the way of bungalow flats is a rather large building of four or five stories high, accommodating as many tenants as possible, each floor being a complete bungalow flat. When the building is three stories in height the tenants are made to walk to the third floor, the same as in flat buildings, but when the building is four stories or more in height, an elevator is provided. Buildings of the latter style are seldom built separately, being built in groups of from two to five, with a central heating plant separate from the buildings, furnishing the power for the elevator and using the exhaust steam for the heating.
Whether putting up bungalow in three, five or more stories in height, like the abode of the cliff-dwellers will prove a practical investment in the long run, but has not been fully determined, since this is a new stunt in the building line. The expense of living in bungalows one hundred feet in the air must be a novel one. While it takes a little longer to get to them, it does not matter much when there is elevator service and there is some advantage

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In living in a sky-scraper home, from the fact that it brings one above the annoyance of insects and the noise and dust from the street. In the summer time there is always a cool breeze and the outlook is in most cases an interesting one.
The average small investor, however, will always look to the two-story duplex house as about his size for a small profitable investment. A small additional expense and making the building three stories high thereby dividing the cost of the roof, foundation and lot between the three flats instead of two would mean to increase the return from the rents to a greater proportion to the amount invested. For a building containing three bungalow flats it would not be advisable to have separate heating plants since the third floor tenant would object seriously to traveling up and down so many flights of stairs in

order to take care of his heating plant. The most profitable way when making an investment of this kind would be to erect two buildings side by side each containing three flats, each flat being a complete bungalow in its floor plan and heating all six flats from one heating plant located in the basement of one of the buildings. In this way the cost of operation would be divided among six flats, the same as in a six flat flat building, but through offering more attractive homes would mean much higher rents for each flat than can be obtained from an ordinary six flat building. While a bungalow flat can have any number of rooms it is advisable to not provide more than two bedrooms with possibly a small servant's room, in addition to the parlor, dining room, kitchen, pantry and bathroom. Flat buildings are not intended to accommodate large families of children and it is a well known fact among real estate men that a five or six room flat will rent as easily and for as much rent as one containing several more rooms. The rent in all cases depending to a large extent upon how conveniently it is arranged, how well finished and especially upon the location of the building, both as to its being in a desirable neighborhood and its proximity to a car line. Flat buildings half a block from a car line are more desirable than those right on the car line. By all means never build a good house or building, either as a private home or as an investment in a neighborhood of cheap lots. Looked at purely from an investment standpoint it is far better to pay a little more for the lot and a little less for the house or building than to economize on the price of the lot, when it means a sacrifice of desirability as to location.

MUCH SAVING IN FIREPROOF CONSTRUCTION IS APPARENT

Delusion of Insurance Shown by a Brief Calculation as to Probabilities.
With regard to insurance, let us see how it really works. Here is a concrete example. Three years ago a man put up a \$100,000 store building. He didn't think it necessary to make it fireproof, because he got a rate of only \$1.50 per \$100 on the full value of that building. Outside of repairs, etc., that were not insured against, the total cost of that building, including the insurance premiums for three years, was \$104,500. The building burned a while ago, and some of his friends congratulated him upon receiving virtually the full amount of insurance. There was some little salvage in foundations, some brick, etc., but let us assume that he got back the entire \$100,000. He didn't get back the premiums. There is a loss of \$4,500. It will be five months before he will have gotten into a temporary building, with new stock and his business going along normally, so that \$10,000 is the least he can count upon losing in profits that he should have made during that time. He counts a still further loss of \$2,000 by not being able to make as good purchases as on some of the stock he had. One thousand dollars more goes in the loss of records of orders, accounts, etc. The rent of quarters he will occupy while rebuilding will be \$2,000 more. Moving into that new building will be at least \$1,000 more. So that he figures a straight loss of \$21,500, not to mention losses due to old customers getting away from him and such incidents that cannot be well expressed in dollars and cents. He certainly must now realize that he would have been \$20,000 better off had he had a fireproof building.—Pittsburgh Courier.

TROUBLES OF THE CENSUS MAN

Has His Hands Full in Trying to Induce Some to Answer Questions.
WOMAN HATES TO TELL HER AGE
Ignorance of Some People as to Their Family Affairs is Most Annoying to the Enumerators.
"I don't think that it is any of the government's business what my age is" is the frequent reply that women make to the census enumerators.
"Well, then, I will have to put it down according to my judgment, and of course I do not want to make you older than you really are."
"Well, then, if you have got to know, I was born such and such a year, but it is none of your business, anyhow, and just won't tell you the date of my birth. So there."
"I have been married five times" said one woman to an enumerator in the Third ward, "and I have not had very good luck this marriage, but I'm going to keep trying until I can get the right kind of a man."
"I don't like to be bothered with your food questions," said one woman in the West Farnam district to an enumerator, "I am busy now and you will have to come around some other time or go down to the store and see my husband. He knows more about these census papers than I do."
"At least 75 per cent of the people that I have enumerated," said one enumerator from the north part of the city, "do not know where their parents were born. And it is among the more intelligent people that this ignorance is most prevalent."
"I ran across some census in our rounds that are both amusing, sad and an-

noying," said another enumerator. "I had a case this morning where in order to get into the house I had to go around by way of the kitchen. The mother was sick in bed, with nothing to eat in the house. A year old child was rolling around in filth on the floor. There was no fire in the house and the baby was crying of hunger. The mother said that her husband left her a week or more ago and she had heard nothing from him. I don't know just how we are going to enumerate that case."

Some trouble is being experienced with the Third ward census enumerators among the Chinamen. They are a little suspicious about answering and pretend they cannot understand the questions. But when the enumerator flashes his badge they generally suspect the enumerator to be a detective and earnestly swear that they are not running a hop joint.
Some of the South Omaha enumerators are half inclined to throw up their jobs because of the multiplicity of nationalities down there and the difficulty of getting answers to the schedule questions. Five enumerators, speaking that many different languages, were sent into one district, but in a bunch of some twenty families it was impossible to find an enumerator who could talk the language or make himself understood.
Dakota Wesleyan Wins.
MITCHELL, S. D., April 23.—(Special)—In the debate last evening with Hamline university of St. Paul with the team of Dakota Wesleyan university, the locals were judged winners by unanimous decision. The question debated was in relation to the federal action in preventing interstate commerce carriers from carrying manufactured articles made by factories which employed child labor. Mitchell had the negative side of the question. This makes seven debates that the local debaters have won in four years, having lost one to Carleton college.
See Want Ads Are Business Boosters.

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